

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
Elizon Master Participation Trust I, U.S. Bank Trust
National Association, as Owner Trustee

In Re:
William E. Culver III,

Debtor.



Order Filed on September 1, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-12770 MBK

Adv. No.:

Hearing Date: n/a

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: September 1, 2022


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: William E. Culver III

Case No: 22-12770 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee, holder of a mortgage on real property known as 14 Holt Circle Mercerville NJ 08619, with the consent of Paul H. Young, Esq., counsel for the Debtor, William E. Culver III,

It is **ORDERED, ADJUDGED and DECREED** that as of August 10, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due August 2022 for a total post-petition default of \$1,202.96 (1 @ \$1,651.23, 2 LC @ \$89.02; less suspense of \$626.31); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,202.96 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2022, directly to Secured Creditor, SN Servicing Corp. 323 5th Street, Eureka, CA 95501 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

(Page 3)

Debtor: William E. Culver III

Case No: 22-12770 MBK

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$250.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan.

I hereby agree and consent to the above terms and conditions:

Dated: 08/22/2022

/s/ Denise Carlon, Esq.

DENISE CARLON, ESQ., ATTORNEY FOR SECURED
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 08/22/2022

/s/ Paul H. Young, Esq.

PAUL H. YOUNG, ESQ., ATTORNEY FOR DEBTOR

In re:
William E. Culver, III
Debtor

Case No. 22-12770-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 01, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:

Recip ID	Recipient Name and Address
db	+ William E. Culver, III, 14 Holt Cr., Mercerville, NJ 08619-1655

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Elizon Master Participation Trust I U.S. Bank Trust National Association, as Owner Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Loss Mitigation Carrington Mortgage Services Attn: Bankruptcy dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Paul H. Young	on behalf of Debtor William E. Culver III ykassoc@gmail.com, lesliebrown.paralegal@gmail.com,support@ymalaw.com,tkennedy@ymalaw.com,eperez@ymalaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Sep 01, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 5